

# THE LENDER'S ADVANTAGE

August 2012

Volume 4, Issue 8

**SBA BALTIMORE DISTRICT OFFICE**

## America East's Successful Return to Maryland



2012 America East Planning Committee, (L to R): Bob Carpenter, Ron Warrick, Wayne Williams, Fran Hensen, Ed Knox, Jessica Hart, Gerald Baroudi, Mary Wamsley, Carolyn Zeller, Mark Williams & Denny Kleppick.

Who says you can't mix business with pleasure? Certainly not any one of the attendees of the 2012 America East Lender's Conference held August 1st-3rd at the Sheraton Hotel in downtown Baltimore.

This year marked the 6th annual conference, which was first hosted by the Baltimore District Office and held in Ocean City, MD in 2006.

Approximately 400 lenders, resource providers and SBA field office and headquarters personnel from all along the East Coast gathered to learn more about SBA programs and services, share best practices and network.

A total of 26 workshops were offered, with topics ranging from exporting and outsourcing to how to expedite approvals and the low-down on secondary markets.

Dr. Stephen Fuller, Director of the Center for Regional Analysis at George Mason University gave the keynote address at Thursday's luncheon. A highlight of the conference was the evening dinner cruise aboard the Spirit of Baltimore.

The America East Planning Committee wishes to thank all who attended the 2012 Lenders' Conference and the event sponsors for making this year's event a great success.

### Inside This Issue:

From the District Director's Desk	2
FYI	2
Upcoming Events	3
Lender Rankings	4
Miscellaneous	7
How to Reach Us	8



**District Director's Desk:**

We just wrapped up America East, the best SBA Lender Conference on the east coast, last week in Baltimore. I believe everyone that attended walked away from the conference with a lot more SBA information, knowledge and contacts than when they first arrived. Lenders were able to get answers to questions they had when they arrived and even answers to questions they didn't know they had until they heard the question from someone else. The sessions were all well attended and some even had standing room only. The food was good, the information was great and the people who attended or presented were excellent. I'd like to thank the America East committee for a job well done.



*Stephen D. Umberger  
District Director, Baltimore*

We only have two months left in the fiscal year and we are on track for another good year of SBA lending. Take a look at the lender list if you want to be one of our top lenders and aren't give us a call.

M&T Bank is in the lead as the top 7a lender, with Business Finance Group as the lead 504 lender. The leader for the 3rd Party 504 Lending is Severn Savings Bank.

**FYI:**

Small Business Assistance: SCORE volunteer Kendra Peacher loves listening to entrepreneurs tell their story and making loans to small business owners. It is near and dear to her heart since she has personally experienced the throes of being a small business owner. Kendra has owned a bar and restaurant, purchased investment real estate, and operated a mortgage company for a large financial institution. Kendra has 12 years lending and underwriting experience in various segments. She has managed the ups and downs of the economy, as well as handling the cash flow and administrative duties involving employees, inventory, rent, operating expenses, taxes and funding. She is now enjoying her position as a Business Banker which puts her into daily contact with small business owners who are seeking to expand their businesses and seeking creative cash flow options. As a member of SCORE Hagerstown, she provides valuable counseling services to clients, as well as timely insights for the SCORE chapter mentors regarding the current needs of their clients and the sources of funds that are available. Besides providing lending services, Kendra's involvement with small business owners includes their needs for technology based solutions and for disciplined cash management and planning. Kendra can be reached at 301-991-3574 and [kendra.peacher@pnc.com](mailto:kendra.peacher@pnc.com).



SCORE Hagerstown consists of 22 active members, 19 men and 3 women, with a variety of backgrounds, including manufacturing, marketing, wholesale and retail sales, accounting, banking, finance, international trade and sales, financing, human resources, engineering,

bankruptcies, insurance and many others. The primary activity consists of quality one-on-one mentoring of clients, either face-to-face or online, at no cost to the client.

For the past 12 years the chapter has offered a course titled "How to Really Start Your Own Business" and an annual seminar on "Taxes for Small Businesses" which have become standards in the area. The chapter expanded its offerings last year by offering "Simple Steps for Growing Your Business" which provided in-depth assistance for small businesses which had progressed through the start-up phase and were poised for growth. Of particular interest is the expansion of the chapter's bi-monthly Business Roundtables which provide presentations and discussions on timely and relevant topics, such as social media for business, email marketing, cash flow management and many others. More information is available on the chapter website at [www.scorehagerstown.org](http://www.scorehagerstown.org), and free mentoring is available by registering on the homepage.

If you know a business owner, in any part of Maryland, who needs counseling or assistance, have them contact either the SBDC at 877-787-7232 and <http://www.mdsbdc.umd.edu/> or SCORE, at 800-634-0245 and <http://www.score.org/index.html> for "FREE" one on one business consulting assistance.

### **Upcoming Events:**

**October 30, 2012 - Interagency Small Business Lending Roundtable in Sussex County Delaware** Meet and hear from the FDIC, OCC, SBA, and others at this interactive event. Details to follow.

**November 16, 2012 - The Maryland Small Business Development Center would like to invite you to our "Second Annual Export Conference" at the University of Baltimore - Merrick School of Business. If you are a manufacturer, wholesaler, or advanced technology (Bio-Tech/Cyber/IT/Energy) company, then you definitely don't want to miss this invaluable opportunity to expand your market!**

*Attendees will have access to:*

- Foreign Market Entry Strategies
- Freight Forwarder Connections
- Lenders - International Resource Partners
- Prime Contractors
- Strategic Networking Opportunities Conference

*To Register 410-837-4928 or go to [www.centralmdsbdc.org](http://www.centralmdsbdc.org), click on Training at top of page.*

**Baltimore District Office Lender Rankings:** October 1, 2011—July 31, 2012

<b><u>Lender Name 7a</u></b>	<b><u># Loans</u></b>	<b><u>Amount</u></b>
MANUFACTURERS & TRADERS TR CO	176	19,939,600
SUSQUEHANNA BANK	9	14,667,000
SANDY SPRING BANK	36	12,799,000
CECIL BANK	2	6,615,000
SUNTRUST BANK	10	5,062,800
WELLS FARGO BANK NATL ASSOC	9	4,814,400
HOWARD BANK	17	4,630,000
TD BANK, NATIONAL ASSOCIATION	5	4,258,000
ACCESS NATIONAL BANK	1	4,000,000
REGAL BANK & TRUST	1	3,703,900
MONEY ONE FCU	2	3,575,000
THE COLUMBIA BANK/FULTON BANK NATL ASSOC	7	3,190,000
HANA SMALL BUS. LENDING INC.	2	2,750,000
BORREGO SPRINGS BANK, N.A.	5	2,572,400
REPUBLIC 1ST BK D/B/A REP. BK	1	2,500,000
PNC BANK, NATIONAL ASSOCIATION	10	2,473,200
BRANCH BK. & TR CO	20	1,908,800
MID-ATLANTIC FCU	1	1,840,000
BANK OF AMERICA NATL ASSOC	7	1,785,000
CITIBANK, N.A.	1	1,720,000
HAMILTON BANK	3	1,580,000
WILSHIRE STATE BANK	4	1,568,000
THE BANCORP BANK	3	1,537,000
BNB BANK, NATIONAL ASSOCIATION	1	1,450,000
SEVERN SAVINGS BANK, FSB	3	980,000
NBRS FINANCIAL BANK	3	900,200
1ST MARINER BANK	1	900,000
NORTHWEST SAVINGS BANK	4	860,000
SPIRIT OF TEXAS BANK, SSB	4	815,000
PACIFIC CITY BANK	4	690,000
MIDCOAST COMMUNITY BANK	1	600,000
EASTON BANK AND TRUST COMPANY	1	500,000
U.S. BANK NATIONAL ASSOCIATION	1	500,000
SQUARE 1 BANK	1	500,000
THE PATAPSCO BANK	3	375,000
NEW WINDSOR STATE BANK	1	350,000
NCB, FSB	1	350,000
CAPITAL BANK NATL ASSOC	1	350,000
PRINCE GEORGE'S COMMUNITY FCU	1	320,000
CAPITALSOURCE BANK	1	302,000

**Baltimore District Office Lender Rankings:** October 1, 2011—July 31, 2012

<u>Lender Name 7a</u>	<u># Loans</u>	<u>Amount</u>
INDUSTRIAL BANK	1	300,000
WILMINGTON SAVINGS FUND SOCIET	1	240,000
FIRST FINANCIAL BANK	1	161,000
SIGNAL FINANCIAL FCU	2	160,000
SOVEREIGN BANK NATL ASSOC	4	137,000
FNB BANK, INC.	1	70,000
RBS CITIZENS NATL ASSOC	3	60,000
CAPITAL ONE NATL ASSOC	1	50,000
CARROLLTON BANK	1	50,000
HEBRON SAVINGS BANK	1	36,600
SUPERIOR FINANCIAL GROUP, LLC	1	7,500
<b>Total 7a</b>	<b>381</b>	<b>\$121,503,400</b>

<u>504 CDC</u>	<u># Loans</u>	<u>Amount</u>
BUSINESS FINANCE GROUP, INC.	34	24,774,000
CHESAPEAKE BUS. FINAN CORP	15	17,717,000
MID-ATLANTIC BUS. FINAN CO	3	1,249,000
PRINCE GEORGE'S CNTY FINAN SER	1	382,000
<b>Total 504</b>	<b>53</b>	<b>\$44,122,000</b>
<b>Total 7a and 504</b>	<b>434</b>	<b>\$165,625,400</b>

**Baltimore District Office Lender Rankings:** October 1, 2011—July 31, 2012

<b><u>3rd Party 504 Lender Name</u></b>	<b><u># Loans</u></b>	<b><u>Amount</u></b>
Severn Savings Bank, FSB	4	4,798,707
State Empl CU of Maryland Inc	1	4,500,000
Bank of America, National Association	4	4,265,875
OBA Bank	2	3,500,000
CFG Community Bank	1	3,221,039
Wells Fargo Bank, National Association	1	3,150,000
Frederick County Bank	2	2,916,400
Virginia Heritage Bank	1	2,625,000
Susquehanna Bank	2	2,505,000
Mid-Atlantic FCU	2	2,281,500
Sandy Spring Bank	3	2,190,332
Manufacturers and Traders Trust Company	6	2,830,396
Regal Bank & Trust	2	1,796,650
PNC Bank, National Association	3	1,693,224
EagleBank	1	1,600,000
CNB	1	1,600,000
Branch Banking and Trust Company	3	1,554,127
Congressional Bank	1	1,172,500
Premier Bank, Inc.	1	1,079,000
Carrollton Bank	3	1,850,000
New Windsor State Bank	1	960,000
MVB Bank, Inc.	1	750,000
Northwest Savings Bank	1	700,000
Sonabank	1	680,000
Capital One, National Association	1	654,925
Bay Bank, FSB	1	601,500
Hebron Savings Bank	1	555,000
1st Mariner Bank	1	267,500
County First Bank	1	150,000
<b>Total 3rd Party 504</b>	<b>53</b>	<b>\$56,448,675</b>

## MCE opens Baltimore office to serve expanding territory

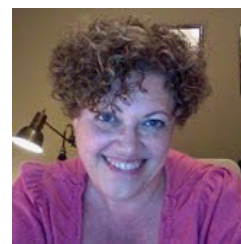
Maryland Capital Enterprises is expanding across the Bay with the opening of a new office located at 1800 N. Charles Street in Baltimore. The office will be by appointment only and will serve the Baltimore/Annapolis area.

For the past 12 years, Salisbury-based MCE has provided micro loans, training and technical assistance to hundreds of businesses on Maryland's Eastern Shore. The move into Baltimore is because of a growing demand for their services. It was made possible through funding from the National CDFI Foundation, PNC Bank and Central Baltimore Partnership.

Bonnie Crockett of Bonnie Crockett Consulting in Baltimore joins MCE as our Business Consultant for the Baltimore - Annapolis area.

She is an attorney and the former director of Historic Federal Hill Main Street and former director at Wesport Community Partnership of Turner Development Group in Baltimore.

A graduate of the University of Baltimore Law School and a member of the Maryland Bar, she chose consulting instead of practicing law and has become an expert in business development, non-profit organization management, grant writing, fundraising, web design, and on-line newsletters.



Bonnie Crockett

To contact Bonnie, email [bcrockett@marylandcapital.org](mailto:bcrockett@marylandcapital.org) or call (410) 546-1900.

## Export Business Planner-- For Small Businesses

The *Export Business Planner* is a free, customizable tool for small business owners who are exploring exporting. Using the planner, you can work through the critical processes of export readiness and planning via a ready-made, easily accessible document that can be updated and referenced time and again as your export business grows. If you have a successful product or service you may be able to increase sales and profit by exporting.

**Download the Export Business Planner (PDF) here.** Or go to [www.sba.gov](http://www.sba.gov) and type in export planner to get to this free helpful guide on exporting.



*All SBA programs and services are extended to the public on a nondiscriminatory basis.*

**Edward Knox**

Lead Lender Relations Specialist

Phone: 410-962-6195 ext. 309

Email: [edward.knox@sba.gov](mailto:edward.knox@sba.gov)

**Mark Williams**

Lender Relations Specialist

Phone: 410-962-6195 ext. 303

Email: [mark.williams@sba.gov](mailto:mark.williams@sba.gov)

City Crescent Building  
10 S. Howard Street, 6th Floor  
Baltimore, MD 21201

Follow the SBA on:



You 

[\*\*www.sba.gov/md\*\*](http://www.sba.gov/md)

***Helping small businesses start, grow and succeed***

## **Helpful Hints to Navigating the National Guaranty Purchase Center**

The new guide is up and ready to go!

We have revamped what used to be the Liquidation Quick Guide. It is now the Helpful Hints to Navigating the National Guaranty Purchase Center.

Can you please start using the new Helpful Hints Guide instead of the Quick Guide. We removed the Quick Guide from the internet

[http://www.sba.gov/sites/default/files/files/Helpful\\_Hints\\_Guide\\_20120504.pdf](http://www.sba.gov/sites/default/files/files/Helpful_Hints_Guide_20120504.pdf)